

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1 1. (Currently Amended): A settlement system connected to user terminals
2 for settling a transaction made between users, comprising:
3 storage means for storing user identification information for identifying each user,
4 data representative of each of securities possessed by each user, and a coefficient for calculating
5 a value of each of the securities, respectively in correspondence with each other;
6 reception means for receiving settlement request information from a user terminal
7 of a debtor of a transaction, the settlement request information including the user identification
8 information of the debtor of the transaction, the user identification information of a creditor of
9 the transaction, and payment money amount information representative of a money amount to be
10 paid from the debtor to the creditor; and
11 ~~settlement means for deriving~~ settlement apparatus, said settlement apparatus
12 configured to derive securities data of the debtor from the securities data stored in the storage
13 means, in accordance with the user identification information of the debtor contained in the
14 settlement request information, ~~for selecting~~ said settlement apparatus further configured to select
15 each of the securities data in accordance with the derived securities data, the coefficient
16 corresponding to the derived securities data, and the money amount to be paid, and ~~for~~
17 ~~storing~~ said settlement apparatus further configured to store the selected securities data in
18 correspondence with the user identification information of the creditor.

1 2. (Original): A settlement system according to claim 1, further comprising a
2 judging unit for comparing charge data received from the user terminal of the creditor with the
3 settlement request data, and if the comparison result indicates a coincidence, deriving the
4 securities data of the creditor from the storage means.

1 3. (Original): A settlement system according to claim 2, further comprising a
2 particulars generator unit for generating settlement particulars data in accordance with a result of
3 settlement by the settlement means.

1 4. (Original): A settlement system according to claim 2, wherein the
2 coefficient for calculating the value is a reduction rate for calculating a current value of a
3 denomination of each of the securities.

1 5. (Original): A settlement system according to claim 4, wherein a current
2 value of a total denomination of the securities selected by the settlement means is equal to the
3 money amount to be paid.

1 6. (Currently Amended): A settlement apparatus, connected to a purchaser
2 terminal of a purchaser and a seller terminal of a seller for settling a transaction made between
3 the purchaser and seller, comprising:

4 storage means for storing user identification information for identifying the
5 purchaser, user identification information for identifying the seller, data representative of each of
6 securities possessed by the purchaser, data representative of each of securities possessed by the
7 seller, and a coefficient for calculating a value of each of the securities, respectively in
8 correspondence with each other;

9 reception means for receiving settlement request information from the purchaser
10 user terminal, the settlement request information including the purchaser identification
11 information, the seller identification information, and payment money amount information
12 representative of a money amount to be paid from the purchaser to the seller;

13 ~~settlement means for selecting~~ a settlement apparatus, said apparatus configured to
14 receive each of securities data in accordance with securities data stored in correspondence with
15 the purchaser identification information, the coefficient stored in correspondence with the
16 purchaser identification information, and the payment money amount, and ~~for storing~~ said

17 settlement apparatus further configured to store the selected securities data in correspondence
18 with the seller identification information.

1 7. (Currently Amended): A settlement method for a settlement system
2 connected to a plurality of user terminals for settling a transaction made between users, the
3 method executed by a settlement apparatus in the settlement system and comprising the steps of:
4 storing in storage means user identification information for identifying each user,
5 data representative of each of securities possessed by each user, and a coefficient for calculating
6 a value of each of the securities, respectively in correspondence with each other;
7 receiving from the storage means settlement request information from a user
8 terminal of a debtor of a transaction, the settlement request information including the user
9 identification information of the debtor of the transaction, the user identification information of a
10 creditor of the transaction, and payment money amount information representative of a money
11 amount to be paid from the debtor to the creditor; and
12 deriving securities data of the debtor from the securities data in accordance with
13 the user identification information of the debtor contained in the settlement request information,
14 selecting each of the securities data in accordance with the derived securities data, the coefficient
15 corresponding to the derived securities data, and the payment money amount, and storing the
16 selected securities data in correspondence with the user identification information of the creditor.

1 8. (original): A settlement method according to claim 7, wherein charge data
2 representative of the contents of payment request from the creditor to the debtor is received from
3 the user terminal of the creditor, the charge data is compared with the settlement request data,
4 and if the comparison result indicates a coincidence, the securities data of the debtor is read from
5 the storage means.

1 9. (original): A settlement method according to claim 8, wherein a
2 correspondence between the selected securities data and the user identification information of the
3 creditor is notified to the user terminals of the debtor and creditor.

1 10. (original): A settlement method according to claim 9, wherein the
2 coefficient for calculating the value is a reduction rate for calculating a current value of a
3 denomination of each of the securities.

1 11. (original): A settlement method according to claim 10, wherein a current
2 value of a total denomination of the selected securities is equal to the payment money amount.